CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 113, Pallas Ring 10

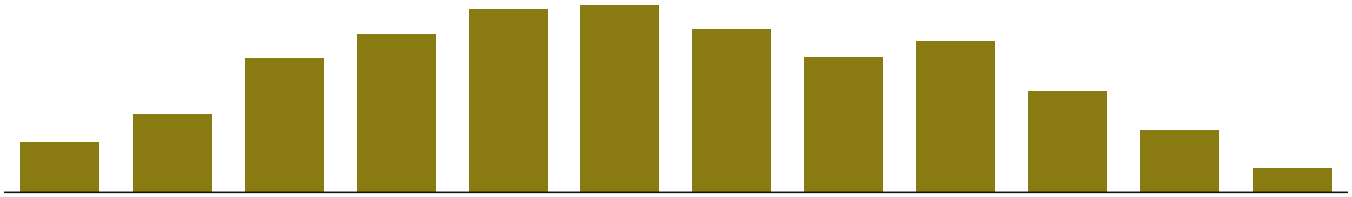
Account 8564-7984-5708
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,065,788,955 s	**+11,902,244 s**	**-81,838,092 s**	**995,853,107 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Slippage fee (Callisto, 9 transfers)	-2,700	1,065,786,255
	You have never once asked for the fee to be explained, so the Bank explains it every month, to no one's satisfaction but its own. You have never turned the page over. Ref. CIBT-3017-E3B2-9		
02 Jan	Transfer to joint account	-5,063,058	1,060,723,197
	The account has a sub-account at Callisto, kept by the local day, so each holder's share is paid into a different day. The Bank posts both on the same date and reconciles them every 9 days, which takes longer than it should. Ref. CIBT-3017-BA1E-2		
05 Jan	Payroll credit: Phobos Drydock	+8,438,430	1,069,161,627
	A card came with the Phobos Drydock wages, reading "well done" and no name. The Teller says the hand is nobody's she knows, and has filed the card with the statement. Ref. CIBT-3017-D8B1-2		
06 Jan	ATM withdrawal: Callisto	-259,200	1,068,902,427
	The Teller says it is only money you were already paid, and that it looks happier for being collected. Ref. CIBT-3017-604A-2		
13 Jan	Transfer to own account: Callisto	-76,253,934	992,648,493
	Sundries from Mateo Lindqvist-Fothergill are rounded to the nearest 45 seconds at the sender's request, and the difference of 0.940 is shown on its own line. The sender calls this a courtesy; the Bank calls it the sender's request. Ref. CIBT-3017-238B-6		
27 Jan	Memory Vault: box 39-589, quarter	-259,200	992,389,293
	Rental is charged by the quarter and the humidity surcharge by the percentage point, rounded to the nearest 3.90%. The two roundings are shown on separate lines and do not cancel. Ref. CIBT-3017-D33B-9		
31 Jan	Interest at 3.90% APY	+3,463,814	995,853,107
	You have been asked at every statement since 3012 whether you would like the interest sent to your own address instead of kept on the card. You have said "in the account" every time, in the same words, and the question has been withdrawn each time with thanks. Ref. CIBT-3017-FB29-6		

Closing balance, month by month

Highest 1,297,920,118 s · lowest 995,853,107 s



February 3016 — January 3017

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

`8564  7984-5708  3017-01`